

<i>SERFF Tracking Number:</i>	<i>UHLC-127141925</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>48590</i>
<i>Company Tracking Number:</i>	<i>LA25432AR</i>		
<i>TOI:</i>	<i>MS07G Group Medicare Supplement - Medicare Sub-TOI:</i>		<i>MS07G.003 Plan C 2010</i>
	<i>Select 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SELECT PLANS</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/LA25432AR</i>		

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SELECT PLANS SERFF Tr Num: UHLC-127141925 State: Arkansas

TOI: MS07G Group Medicare Supplement - Medicare Select 2010	SERFF Status: Closed-Filed-Closed	State Tr Num: 48590
---	-----------------------------------	---------------------

Sub-TOI: MS07G.003 Plan C 2010

Co Tr Num: LA25432AR

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Bobbie Walton

Disposition Date: 05/04/2011

Date Submitted: 04/26/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING

Status of Filing in Domicile: Not Filed

Project Number: LA25432AR

Date Approved in Domicile:

Requested Filing Mode: File & Use

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 05/04/2011

State Status Changed: 05/04/2011

Deemer Date:

Created By: Bobbie Walton

Submitted By: Bobbie Walton

Corresponding Filing Tracking Number: LA25432AR

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

Certificates were approved 11/5/09 under St. Tr # 43459

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)

Standardized Medicare Supplement Certificates: MAA 0010 – MAN 0016 (Agent Sales only)

SERFF Tracking Number: UHLC-127141925 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48590
Company Tracking Number: LA25432AR
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: GROUP MEDICARE SELECT PLANS
Project Name/Number: ADVERTISING/LA25432AR

Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)
Standardized Medicare Select Certificate: MASC 0017, MASF 0018 (Agent Sales only)
Plan Benefit Tables: BT25 – BT33
BT002 ST AB, CF, KLN
BT002 ST CCSelect,
BT002 ST FFSelect
Plan Overviews: POV3, POV4
Rules & Disclosures: RD4, RD5
Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)
MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)
Medicare Select Plan of Operation: PO3

Enrollment Applications: S75646IMMAR01 01B,S93042MNMMAR01 01B, S94340MNMMAR01 01B - approved on 11/13/09 under St Tr# 43696

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by your Department on 11/3/09 under State Tracking Number 43646.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
680 Blair Mill Rd. 215-902-8444 [Phone]
Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
185 Asylum Street	Group Code: 707	Company Type: Life and Health
Hartford, CT 06103	Group Name:	State ID Number:
(860) 702-5000 ext. [Phone]	FEIN Number: 36-2739571	

Filing Fees

SERFF Tracking Number: UHLC-127141925 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48590
Company Tracking Number: LA25432AR
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: GROUP MEDICARE SELECT PLANS
Project Name/Number: ADVERTISING/LA25432AR

Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: \$50 PER COMPONENT - 3 COMPONENTS = \$150
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$150.00	04/26/2011	46966732

SERFF Tracking Number: UHLC-127141925 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 48590
Company Tracking Number: LA25432AR
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: GROUP MEDICARE SELECT PLANS
Project Name/Number: ADVERTISING/LA25432AR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/04/2011	05/04/2011

SERFF Tracking Number: UHLC-127141925 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:* 48590
Company Tracking Number: LA25432AR
TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010
Product Name: GROUP MEDICARE SELECT PLANS
Project Name/Number: ADVERTISING/LA25432AR

Disposition

Disposition Date: 05/04/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-127141925 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48590

Company Tracking Number: LA25432AR

TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010

Product Name: GROUP MEDICARE SELECT PLANS

Project Name/Number: ADVERTISING/LA25432AR

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes

SERFF Tracking Number: UHLC-127141925 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48590

Company Tracking Number: LA25432AR

TOI: MS07G Group Medicare Supplement - Medicare Sub-TOI: MS07G.003 Plan C 2010
Select 2010

Product Name: GROUP MEDICARE SELECT PLANS

Project Name/Number: ADVERTISING/LA25432AR

Form Schedule

Lead Form Number: LA25432AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Status							
Filed-Closed 05/04/2011	LA25432A	Advertising	LETTER	Initial		45.000	LA25432AR.pdf
Filed-Closed 05/04/2011	LA25433A	Advertising	LETTER	Initial		45.000	LA25433AR.pdf
Filed-Closed 05/04/2011	LA25436A	Advertising	LETTER	Initial		45.000	LA25436AR.pdf

{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[SEM2LE001000BOST: ALL LETTERS]

Competitively priced plans to fit your needs and budget.

[SEM2LE00200000SI: ALL LETTERS (SIDE BAR 1)]

Over [2.8] million members nationwide have chosen an AARP[®] Medicare Supplement Insurance Plan.[†]

Save up to thousands^{**} of dollars a year in out-of-pocket costs with a Medicare supplement plan.

Virtually no claim forms with Medicare supplement plans.

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.

[SEM2LE0030000FS1: ALL LETTERS (SIDE BAR 2) IF REPLY BY DATE IS ON THE RECORD LAYOUT]

**Reply by [XX/XX/XXXX]
for your earliest possible effective date.**

[SEM2LE0030000PS2: ALL LETTERS (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT]

Please apply for a [XX/XX/XXX] effective date.

[SEM2LE00400000ST: ALL LETTERS – NON-INSURED MEMBERS]

Dear [Sample A. Sample],

Thank you for requesting information on AARP[®] Medicare Select Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). You've taken the first step in the right direction toward a healthy future.

As you probably know, Medicare covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying 20% or more out of your own pocket — and that can really add up. Help protect yourself with the Medicare select insurance plan that meets your needs and budget.

LA25432AR

[SEM2LE004000M0ST: ALL LETTERS –INSURED MEMBERS]

Dear [\[Sample A. Sample\]](#),

As a plan holder, you already know the benefits of having an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with some of the out-of-pocket medical expenses not paid by Medicare. Thank you for taking the time to re-evaluate your Medicare supplement insurance needs so that you can continue to move in the right direction toward a healthy future.

[SEM2LE00500000ST: ALL LETTERS]

Here's information on the money-saving AARP Medicare Select Insurance [\[Plan C, Plan F, Plans C and F\]](#):

[SEM2LE006000A0ST: ALL LETTERS WHERE BOTH MEDICARE SELECT PLANS C AND F ARE BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate**. You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[SEM2LE006000B0ST: ALL LETTERS WHERE ONLY MEDICARE SELECT PLAN C IS BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate**. You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. Keep in mind that with Select Plan C, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan C, **but your premium is significantly lower!**

[SEM2LE006000C0ST: ALL LETTERS WHERE ONLY MEDICARE SELECT PLAN F IS BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate**. You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plan F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan F, **but your premium is significantly lower!**

[SEM2LE00700000ST: ALL LETTERS FOR NON-INSURED MEMBERS]

Of course, you can apply for any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for. See the enclosed *Your Guide to AARP Medicare Select and Medicare Supplement Insurance Plans* for important information.

Advantages of AARP Medicare Select Insurance Plans.

There are some important advantages for you to know as you consider purchasing an AARP Medicare Select Plan:

You could receive benefits with no waiting period.

If you are replacing your current health insurance plan with an AARP Medicare Select Insurance Plan, the pre-existing conditions waiting period may be reduced or eliminated. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) You'll be eligible for benefits for covered hospital stays that start — and medical care received — on or after your insurance effective date.

These are the only Medicare select insurance plans endorsed by AARP.

To find a plan that fits your needs and budget, you can choose from a range of AARP Medicare Select and Supplement Plans. You'll get the customer service and commitment to excellence you'd expect to be associated with the AARP name.

[SEM2LE007000M0ST: ALL LETTERS FOR INSURED MEMBERS]

Of course, you can apply for any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for. See the enclosed *Your Guide to AARP Medicare Select and Medicare Supplement Insurance Plans* for important information.

If you decide to make a change to another AARP Medicare Select or Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated, and you'll have no gap in your insurance coverage. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Keep in mind, when changing plans from one AARP Medicare Select or Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan.

[SEM2LE01200000ST: ALL LETTERS]

With Medicare select plans, you can't be singled out for a rate increase based solely on the number of claims you file. And nationally, AARP Medicare Select and Supplement Plans' average rate increase for the last [\[five\]](#) years is [\[5.5%\]](#).^{††}

Compatible with Medicare Part D prescription drug coverage.

All Medicare select plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Take advantage of the privileges of being an insured member: [‡]

- **Nurse HealthLine.** If you have a health question or concern, you can always call the Nurse HealthLine, provided by OptumHealth[®]. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or access any of the Health Information Library's 1,100 recorded messages on health and wellness topics.

- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

‡ These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, and may be discontinued at any time.

Why choose a Medicare select insurance plan?

Medicare select insurance plans allow you to enjoy the following:

- You can have added security — Medicare select and Medicare supplement plans are guaranteed renewable — your plan can never be cancelled because of your age, your health, or the number of claims you make, as long as you pay your premiums when due and submit factually correct enrollment information.
- Save on health care costs by receiving hospital services from a network of Medicare-certified hospitals.

[SEM2LE015000F0ST: ALL LETTERS IF REPLY BY DATE IS ON THE RECORD LAYOUT]

Reply by [XX/XX/XXXX] for your earliest possible effective date.

Simply fill out and return the enclosed Application Form. If you would like a clear, easy-to-understand definition of any of the medical terms you read on the application, just refer to the medical glossary at www.MedSupGlossary.com. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[SEM2LE01600000ST: ALL LETTERS]

Important Notice: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [\[1-800-272-2146\]](tel:1-800-272-2146), toll-free, or visit www.MedSupEducation.com.

Questions? Call for answers in easy-to-understand language.

After you've looked through these materials, if you still have questions, just call [\[1-800-272-2146\]](tel:1-800-272-2146), Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. We speak Spanish. Call 1-800-822-0246, Monday to Friday, 8 a.m. to 5 p.m., and Saturday, 9 a.m. to 5 p.m., ET.

Sincerely,

Susan Morisato

President, Insurance Solutions
UnitedHealthcare Insurance Company

[SEM2LE0180000PST: ALL LETTERS IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT OR IS IN THE PAST]

P.S. Join over [2.8] million members nationwide who have chosen the only Medicare supplement plans endorsed by AARP.[†]

[SEM2LE0180000AFST: ALL LETTERS IF REPLY BY DATE IS IN THE FUTURE]

P.S. Apply by [XX/XX/XXXX] and join over [2.8] million members who have chosen the only Medicare supplement plans endorsed by AARP.[†]

[SEM2LE01900000ST: ALL LETTERS – PRINTS AT THE BOTTOM OF THE 1ST PAGE OF EACH LETTER]

Please read all important legal disclaimers at the end of this letter.

[SEM2LE02100000ST: ALL LETTERS]

[†] Based on [2010] company data verified by Mark Farrah Associates. www.UHCMedSupStats.com

^{**} Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010. <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16

^{††} The national average rate increase is based on rate increases for years 2006-2010 for AARP Medicare Supplement plans. Increases vary by plan, state and year.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

Enclosed is complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The AARP Prescription Discount Program, provided by Walgreens Health Initiatives, offers AARP members access to prescription drugs at a discounted price. The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA approved drugs. Discounts associated with the Program are only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. **The AARP Prescription Discount Program is not a licensed pharmacy and may be discontinued at any time.** All decisions about prescription medications are between you and your doctor or other health care provider. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs

including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical[®] is a registered mark of Target Brands, Inc. used under license. In some states there are a limited number of eye health providers available. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Visit **www.AARPMedSup.com**
AARP MEDICARE SELECT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[SEM2LE001000BOST: ALL LETTERS]

Competitively priced plans to fit your needs and budget.

[SEM2LE00200000SI: ALL LETTERS (SIDE BAR 1)]

Over [2.8] million members nationwide have chosen an AARP® Medicare Supplement Insurance Plan.†

Save up to thousands ** of dollars a year in out-of-pocket costs with a Medicare supplement plan.

Virtually no claim forms with Medicare supplement plans.

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.

[SEM2LE0030000FS1: ALL LETTERS (SIDE BAR 2) WHERE INDIVIDUAL IS OVER AGE 75 AND REPLY BY DATE IS ON THE RECORD LAYOUT]

**Reply by [XX/XX/XXXX]
for your earliest possible effective date.**

[SEM2LE0030000PS2: ALL LETTERS (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT]

Please apply for a [XX/XX/XXX] effective date.

[SEM2LE00400000ST: ALL LETTERS – NON-INSURED MEMBERS]

Dear [Sample A. Sample],

Thank you for requesting information on AARP® Medicare Select Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). You've taken the first step in the right direction toward a healthy future.

As you probably know, Medicare covers about 80% of your Medicare Part B medical expenses. If you don't have a supplemental plan, you could wind up paying 20% or more out of your own pocket — and that can really add up. Help protect yourself with the Medicare select insurance plan that meets your needs and budget.

LA25433AR

[SEM2LE004000M0ST: ALL LETTERS – INSURED MEMBERS]

Dear [\[Sample A. Sample\]](#),

As a plan holder, you already know the benefits of having an AARP[®] Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with some of the out-of-pocket medical expenses not paid by Medicare. Thank you for taking the time to re-evaluate your Medicare supplement insurance needs so that you can continue to move in the right direction toward a healthy future.

[SEM2LE00500000ST: ALL LETTERS]

Here's information on the money-saving AARP Medicare Select Insurance [\[Plan C, Plan F, Plans C and F\]](#):

[SEM2LE006000A0ST: ALL LETTERS WHERE BOTH MEDICARE SELECT PLANS C AND F ARE BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate**. You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[SEM2LE006000B0ST: ALL LETTERS WHERE ONLY MEDICARE SELECT PLAN C IS BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate**. You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. Keep in mind that with Select Plan C, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan C, **but your premium is significantly lower!**

[SEM2LE006000C0ST: ALL LETTERS WHERE ONLY MEDICARE SELECT PLAN F IS BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate**. You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plan F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan F, **but your premium is significantly lower!**

[SEM2LE007000M0ST: ALL LETTERS – INSURED MEMBERS]

Of course, you can apply for any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for. See the enclosed *Your Guide to AARP Medicare Select and Medicare Supplement Insurance Plans* for important information.

If you decide to make a change to another AARP Medicare Select or Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated, and you'll have no gap in your insurance coverage. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Keep in mind, when changing plans from one AARP Medicare Select or Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan.

[SEM2LE007000N0ST: ALL LETTERS – NON-INSURED MEMBERS]

Enjoy guaranteed acceptance. You cannot be turned down for coverage.

You can enroll in any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page*, located in the enclosed booklet. You cannot be turned down for coverage during the six months after enrolling in Medicare Part B at age 65 or older. If you would like additional information on any of the other plans available, please call [\[1-800-272-2146\]](tel:1-800-272-2146).

Advantages of AARP Medicare Select Insurance Plans.

There are some important advantages for you to know as you consider purchasing an AARP Medicare Select Plan:

You could receive benefits with no waiting period.

If you apply within your open enrollment period, once enrolled, you'll be eligible for benefits for covered hospital stays and medical care, regardless of pre-existing conditions. Your open enrollment period lasts 6 months and starts on the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) You'll be eligible for benefits for covered hospital stays that start — and medical care received — on or after your insurance effective date.

These are the only Medicare select insurance plans endorsed by AARP.

To find a plan that fits your needs and budget, you can choose from a range of AARP Medicare Select and Supplement Plans. You'll get the customer service and commitment to excellence you'd expect to be associated with the AARP name.

[SEM2LE01200000ST: ALL LETTERS]

With Medicare select plans, you can't be singled out for a rate increase based solely on the number of claims you file. And nationally, AARP Medicare Select and Supplement Plans' average rate increase for the last [\[five\]](#) years is [\[5.5%\]](#).^{††}

Compatible with Medicare Part D prescription drug coverage.

All Medicare select plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Take advantage of the privileges of being an insured member: [‡]

- **Nurse HealthLine.** If you have a health question or concern, you can always call the Nurse HealthLine, provided by OptumHealth[®]. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or access any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

[‡]These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, and may be discontinued at any time.

Why choose a Medicare select insurance plan?

Medicare select insurance plans allow you to enjoy the following:

- You can have added security — Medicare select and Medicare supplement plans are guaranteed renewable — your plan can never be cancelled because of your age, your health, or the number of claims you make, as long as you pay your premiums when due and submit factually correct enrollment information.
- Save on health care costs by receiving hospital services from a network of Medicare-certified hospitals.

[SEM2LE015000A0ST: ALL LETTERS WHERE REPLY BY DATE IS ON THE RECORD LAYOUT]

Reply by [XX/XX/XXXX] for your earliest possible effective date.

Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.

[SEM2LE01600000ST: ALL LETTERS]

Important Notice: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-800-272-2146], toll-free, or visit www.MedSupEducation.com.

Questions? Call for answers in easy-to-understand language.

After you've looked through these materials, if you still have questions, just call [1-800-272-2146], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. We speak Spanish. Call 1-800-822-0246, Monday to Friday, 8 a.m. to 5 p.m., and Saturday, 9 a.m. to 5 p.m., ET.

Sincerely,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[SEM2LE0180000PST: ALL LETTERS IF REPLY BY DATE IS NOT IN THE FUTURE ON RECORD LAYOUT OR IS IN THE PAST]

P.S. Join over [2.8] million members nationwide who have chosen the only Medicare supplement plans endorsed by AARP.[†]

[SEM2LE018000AFST: ALL LETTERS IF REPLY BY DATE IS IN THE FUTURE ON RECORD LAYOUT]

P.S. Apply by [XX/XX/XXXX] and join over [2.8] million members who have chosen the only Medicare supplement plans endorsed by AARP.[†]

[SEM2LE01900000ST: ALL LETTERS – PRINTS AT BOTTOM OF THE FIRST PAGE]

Please read all important legal disclaimers at the end of this letter.

[SEM2LE02100000ST: ALL LETTERS]

[†] Based on [2010] company data verified by Mark Farrah Associates. www.UHCMedSupStats.com

^{**} Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010. <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16

^{††} The national average rate increase is based on rate increases for years 2006-2010 for AARP Medicare Supplement plans. Increases vary by plan, state and year.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

Enclosed is complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The AARP Prescription Discount Program, provided by Walgreens Health Initiatives, offers AARP members access to prescription drugs at a discounted price. The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA approved drugs. Discounts associated with the Program are

only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. **The AARP Prescription Discount Program is not a licensed pharmacy and may be discontinued at any time.** All decisions about prescription medications are between you and your doctor or other health care provider. **EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time.** These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical[®] is a registered mark of Target Brands, Inc. used under license. In some states there are a limited number of eye health providers available. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Visit **www.AARPMedSup.com**
AARP MEDICARE SELECT INSURANCE PLANS
Insured by UnitedHealthcare Insurance Company

{{AARP Medicare Supplement Plans logo here
insured by UnitedHealthcare Insurance Company}}

[Sample A. Sample
1234 Main Street
Anytown, USA 12345]

[SEM2LE001000BOST: ALL LETTERS]

Competitively priced plans to fit your needs and budget.

[SEM2LE00200000S1: ALL LETTERS (SIDE BAR 1)]

Over [2.8] million members nationwide have chosen an AARP® Medicare Supplement Insurance Plan.†

Save up to thousands** of dollars a year in out-of-pocket costs with a Medicare supplement plan.

Virtually no claim forms with Medicare supplement plans.

As with any Medicare supplement plan, no rate increase based solely on the number of claims you file.

[SEM2LE0030000FS1: ALL LETTERS (SIDE BAR 2) IF REPLY BY DATE IS ON THE RECORD LAYOUT]

**[Reply by [XX/XX/XXXX]
for your earliest possible effective date.]**

[SEM2LE0030000PS2: ALL LETTERS (SIDE BAR 2) IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT]

[Please apply for a [XX/XX/XXX] effective date.]

[SEM2LE004000M0ST: ALL LETTERS]

Dear [Sample A. Sample],

As a plan holder, you already know the benefits of having an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), to help with some of the out-of-pocket medical expenses not paid by Medicare. Thank you for taking the time to re-evaluate your Medicare supplement insurance needs so that you can continue to move in the right direction toward a healthy future.

Here's information on the money-saving AARP Medicare Select Insurance [Plan C, Plan F, Plans C and F]:

LA25436AR

[SEM2LE006000A0ST: ALL LETTERS WHERE BOTH MEDICARE SELECT PLANS C AND F ARE BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate.** You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plans C and F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plans C and F, **but your premium is significantly lower!**

[SEM2LE006000B0ST: ALL LETTERS WHERE ONLY MEDICARE SELECT PLAN C IS BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate.** You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. Keep in mind that with Select Plan C, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan C, **but your premium is significantly lower!**

[SEM2LE006000C0ST: ALL LETTERS WHERE ONLY MEDICARE SELECT PLAN F IS BEING HIGHLIGHTED]

AARP Medicare Select Insurance Plans offer the same coverage as traditional plans, but because you are required to use the Medicare-certified network hospitals listed in the enclosed directory for inpatient hospital stays, **you receive a lower rate.** You'll be covered for the basic benefits — your Medicare Part A and Part B co-insurance — as well as skilled nursing facility co-insurance, your Part A and Part B deductibles, and foreign travel emergency medical care. And if your doctor charges more than Medicare approves, Select Plan F is a good choice. Keep in mind that with Select Plan F, you receive the same benefits offered by the traditional AARP Medicare Supplement Plan F, **but your premium is significantly lower!**

[SEM2LE007000M0ST: ALL LETTERS]

Of course, you can apply for any plan listed on the *Outline of Medicare Supplement Coverage — Cover Page* that you are eligible for. See the enclosed *Your Guide to AARP Medicare Select and Medicare Supplement Insurance Plans* for important information.

If you decide to make a change to another AARP Medicare Select or Supplement Plan, the pre-existing conditions waiting period may be reduced or eliminated, and you'll have no gap in your insurance coverage. (A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician within 3 months prior to your plan's effective date.) Keep in mind, when changing plans from one AARP Medicare Select or Supplement Plan to another, your benefits will change, and you may not be able to return to your original plan.

With Medicare select plans, you can't be singled out for a rate increase based solely on the number of claims you file. And nationally, AARP Medicare Select and Supplement Plans' average rate increase for the last [\[five\]](#) years is [\[5.5%\]](#).^{††}

Compatible with Medicare Part D prescription drug coverage.

All Medicare select plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

Take advantage of the privileges of being an insured member:[‡]

- **Nurse HealthLine.** If you have a health question or concern, you can always call the Nurse HealthLine, provided by OptumHealth[®]. You'll speak directly with a registered nurse who can answer your questions. Learn about chronic health conditions, get self-care tips, or discuss treatment options. Or access any of the Health Information Library's 1,100 recorded messages on health and wellness topics.
- **Pharmacy Services.** Save on prescription drugs and products for healthy living.
- **Vision Discounts.** You'll enjoy savings on eye care and eyewear. Choose from thousands of retail and independent providers, and receive a personalized eye care experience.
- **Multi-Insured Discount.** You can take 5% off your monthly premiums if two members are on the same account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare.
- **Electronic Funds Transfer Discount.** You'll get an added discount of \$2.00 a month (up to \$24.00 a year) off your total household premium if you sign up for Electronic Funds Transfer — an easy payment option.

[‡]These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs, and may be discontinued at any time.

Why choose a Medicare select insurance plan?

Medicare select insurance plans allow you to enjoy the following:

- You can have added security — Medicare select and Medicare supplement plans are guaranteed renewable — your plan can never be cancelled because of your age, your health, or the number of claims you make, as long as you pay your premiums when due and submit factually correct enrollment information.
- Save on health care costs by receiving hospital services from a network of Medicare-certified hospitals.

[\[SEM2LE015000A0ST: ALL LETTERS IF REPLY BY DATE IS ON THE RECORD LAYOUT\]](#)

[Reply by [XX/XX/XXXX](#) for your earliest possible effective date.]

[Simply fill out and return the enclosed Enrollment Form. Please refer to the enclosed materials for information on eligibility, definitions, disclosures, exclusions, and limitations.]

[\[SEM2LE01600000ST: ALL LETTERS\]](#)

Important Notice: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call [1-800-272-2146], toll-free, or visit www.MedSupEducation.com.

Questions? Call for answers in easy-to-understand language.

After you've looked through these materials, if you still have questions, just call [1-800-272-2146], Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. For those with speech or hearing impairments who have access to TTY, call 711. We speak Spanish. Call 1-800-822-0246, Monday to Friday, 8 a.m. to 5 p.m., and Saturday, 9 a.m. to 5 p.m., ET.

Sincerely,

Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[SEM2LE0180000PST: ALL LETTERS IF REPLY BY DATE IS NOT ON THE RECORD LAYOUT OR IS IN THE PAST]

P.S. Join over [2.8] million members nationwide who have chosen the only Medicare supplement plans endorsed by AARP.[†]

[SEM2LE018000AFST: ALL LETTERS IF REPLY BY DATE IS IN THE FUTURE ON THE RECORD LAYOUT]

P.S. Apply by [XX/XX/XXXX] and join over [2.8] million members who have chosen the only Medicare supplement plans endorsed by AARP.[†]

[SEM2LE01900000ST: ALL LETTERS – AT BOTTOM OF 1ST PAGE]

Please read all important legal disclaimers at the end of this letter.

[SEM2LE02100000ST: ALL LETTERS]

[†] Based on [2010] company data verified by Mark Farrah Associates. www.UHCMedSupStats.com

****** Medicare Payment Advisory Commission (MedPAC). *A Data Book: Healthcare Spending and the Medicare Program*, June 2010. <http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf> (4 Oct, 2010) p. 16

^{††} The national average rate increase is based on rate increases for years 2006-2010 for AARP Medicare Supplement plans. Increases vary by plan, state and year.

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. An agent may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

Enclosed is complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

The AARP Prescription Discount Program, provided by Walgreens Health Initiatives, offers AARP members access to prescription drugs at a discounted price. The AARP Prescription Discount Program is not prescription drug insurance and is not intended to be a substitute for prescription drug insurance. Members are entitled to discounts on cash prices for all FDA approved drugs. Discounts associated with the Program are only available at participating network pharmacies, including Walgreens Mail Services. The AARP Prescription Discount Program is endorsed by AARP. Walgreens pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. **The AARP Prescription Discount Program is not a licensed pharmacy and may be discontinued at any time.** All decisions about prescription medications are between you and your doctor or other health care provider.

EyeMed Vision Care (EyeMed) is the network administrator of AARP Vision Discounts. These are not insurance programs and may be discontinued at any time. These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. All decisions about medications and vision care are between you and your health care provider. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. EyeMed pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Eye exams available by Independent Doctors of Optometry at or next to LensCrafters, Pearle Vision, Sears Optical and Target Optical in most states. Doctors in some states are employed by the location. In California, optometrists are not employed by LensCrafters, Sears Optical and Target Optical, which do not provide eye exams. For LensCrafters, eye exams are available from optometrists employed by EYEXAM of California, a licensed vision health care service plan. For Sears Optical and Target Optical, eye exams are available from self-employed doctors who lease space inside the store. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. At LensCrafters locations, contact lenses are available by participating Independent Doctors of Optometry or at LensCrafters locations. Cannot be combined with any other offer, previous purchases, or vision and insurance plans. Some restrictions apply. Some brands excluded. See store for details. Void where prohibited. Valid at participating locations. The Sears trademark is registered and used under license from Sears Brands LLC. Target Optical® is a registered mark of Target Brands, Inc. used under license. In some states there are a limited number of eye health providers available. OptumHealth is the provider of Nurse HealthLine. **OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. These services are not an insurance program and may be discontinued at any time.** All decisions about medications, vision care, and health and wellness care are between you and your health care provider.

Visit **www.AARPMedSup.com**

AARP MEDICARE SELECT INSURANCE PLANS

Insured by UnitedHealthcare Insurance Company